



2014 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE

Premium for 1-Year Policy (as of January 1, 2014)

HO-3 Owner-Occupied, Dwelling, Personal Property, and Personal Liability

HO-6 Condominium Unit Owner-Occupied, Personal Property, Unit Interior, and Personal Liability

<i>SAMPLE CRITERIA</i>	<i>SAMPLE INSURED PROFILES</i>					
<i>Form</i>	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>	\$250,000	\$500,000	\$750,000	n/a	n/a	n/a
<i>Personal Property</i>	\$125,000	\$250,000	\$375,000	\$125,000	\$250,000	\$375,000
<i>Replacement Costs</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Credit Score</i>	650-700	650-700	650-700	650-700	650-700	650-700
<i>Building Structure</i>	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
<i>INSURERS</i>	<i>SAMPLE INSURED RATES</i>					
<u>AIG Property & Casualty</u>	\$1172	\$2219	\$2913	\$570	\$891	\$1454
<u>American Strategic Insurance Corporation</u>	\$1053	\$1660	\$2482	\$306	\$518	\$791
<u>AMICA</u>	\$680	\$1417	\$2223	\$236	\$411	\$593
<u>Armed Forces Insurance</u>	\$860	\$1600	\$2327	\$664	\$1228	\$1792
<u>Bankers Standard</u>	\$465	\$862	\$1353	\$398	\$838	\$1284
<u>Encompass Insurance Company of America</u>	\$1064	\$2110	\$3047	\$386	\$739	\$1278
<u>Erie Insurance</u>	\$648	\$1313	\$2593	\$250	\$281	\$312
<u>Harford Mutual Insurance</u>	\$859	\$1810	\$2777	\$419	\$759	\$1098
<u>Harleysville Preferred Insurance Company</u>	\$1044	\$2201	\$3377	\$698	\$1262	\$1827
<u>Homesite Insurance Company of the Midwest</u>	\$922	\$1645	\$2390	\$494	\$899	\$1304
<u>Liberty Insurance Corporation</u>	\$915	\$1159	\$1455	\$738	\$1095	\$1453
<u>LM Insurance Corporation</u>	\$962	\$1219	\$1531	\$776	\$1153	\$1529
<u>Metropolitan Group Property and Casualty Company</u>	\$616	\$1260	\$2011	\$515	\$1133	\$1751

SAMPLE CRITERIA	SAMPLE INSURED PROFILES					
<i>Form</i>	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>	\$250,000	\$500,000	\$750,000	n/a	n/a	n/a
<i>Personal Property</i>	\$125,000	\$250,000	\$375,000	\$125,000	\$250,000	\$375,000
<i>Replacement Costs</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Credit Score</i>	650-700	650-700	650-700	650-700	650-700	650-700
<i>Building Structure</i>	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
<u>Nationwide Mutual Fire Insurance Company</u>	\$799	\$1349	\$2120	\$347	\$695	\$1042
<u>Privilege Underwriters Reciprocal Exchange</u>	\$517	\$1007	\$1495	\$342	\$641	\$939
<u>QBE Insurance Corporation</u>	\$1524	\$3172	\$4850	\$865	\$1221	\$1576
<u>State Farm Fire and Casualty</u>	\$1066	\$2049	\$2901	\$646	\$1187	\$1716
<u>Travelers Home and Marine Insurance Company</u>	\$462	\$943	\$1280	\$210	\$349	\$489
<u>Travelers Personal Security Insurance Company</u>	\$453	\$923	\$1251	\$206	\$341	\$478
<u>USAA</u>	\$724	\$1199	\$1709	\$267	\$398	\$530
<u>USAA-CIC</u>	\$761	\$1258	\$1793	\$217	\$326	\$435
<u>USAA-Garrison</u>	\$761	\$1258	\$1793	\$217	\$326	\$435
<u>USAA-GIC</u>	\$761	\$1258	\$1793	\$217	\$326	\$435